

**Information to identify the case:**

Debtor 1	<b>Vanessa Maria Lott</b>	Social Security number or ITIN	xxx-xx-3519
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	<b>19-24738-SLM</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Vanessa Maria Lott

3/11/22

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Vanessa Maria Lott  
Debtor

Case No. 19-24738-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 11, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2022:

Recip ID	Recipient Name and Address
db	+ Vanessa Maria Lott, 425 Mikasa Drive, Alpharetta, GA 30022-7932
sp	+ Dan T. Matrafajlo, Beninato and Matrafajlo, 1207 E. Grand Street, 2nd Floor, Elizabeth, NJ 07201-2327
cr	+ Specialized Loan Servicing, LLC, P.O. Box 340514, Tampa, FL 33694-0514
518378833	+ Aldridge Pite, LLP, 15 Piedmont Center, Atlanta, GA 30305-1527
518378839	+ FAIR COLLECTIONS & OUT, 12304 BALTIMORE AVE STE, BELTSVILLE, MD 20705-1314
518378840	+ GARDEN SAVINGS F.C.U., 129 LITTLETON RD, PARSIPPANY, NJ 07054-1897
518429126	+ Garden Savings Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave., Tinton Falls, NJ 07724-3001
518378843	+ SLS, 8742 Lucent Blvd., Suite 300, Littleton, CO 80129-2386
518378844	+ SUMMIT COLLECTION SVCS, 50 N FRANKLIN TPKE STE 1, HO HO KUS, NJ 07423-1562
519011730	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518378848	+ US DEPT OF ED/GLELSI, PO BOX 7860, MADISON, WI 53707-7860
518500582	+ Wilmington Trust, N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
519448136	+ Wilmington Trust, NA, successor trustee to Citiba, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
519448137	+ Wilmington Trust, NA, successor trustee to Citiba, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, Wilmington Trust, NA, successor trustee Serviced by Select Portfolio Servicing,

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 11 2022 20:14:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 11 2022 20:14:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Mar 12 2022 01:08:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518378832	+ EDI: AFNIRECOVERY.COM	Mar 12 2022 01:08:00	AFNI, INC., PO BOX 3097, BLOOMINGTON, IL 61702-3097
518378834	+ EDI: RMCB.COM	Mar 12 2022 01:08:00	AMCA, 2269 S SAW MILL, ELMSFORD, NY 10523-3832
518406304	Email/PDF: resurgentbknofications@resurgent.com	Mar 11 2022 20:21:03	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518378835	EDI: CAPITALONE.COM	Mar 12 2022 01:08:00	CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
518378837	+ EDI: WFNNB.COM	Mar 12 2022 01:08:00	COMENITYBK/VICTORIASEC, PO BOX 182789, COLUMBUS, OH 43218-2789
518378838	+ EDI: WFNNB.COM	Mar 12 2022 01:08:00	COMENITYCAP/OVERSTOCK, PO BOX 182120, COLUMBUS, OH 43218-2120

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518469799	EDI: PRA.COM	Mar 12 2022 01:08:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
518392264	EDI: Q3G.COM	Mar 12 2022 01:08:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
518488860	EDI: Q3G.COM	Mar 12 2022 01:08:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518378841	+ EDI: DRIV.COM	Mar 12 2022 01:08:00	SANTANDER CONSUMER USA, PO BOX 961245, FT WORTH, TX 76161-0244
518378842	+ EDI: CITICORP.COM	Mar 12 2022 01:08:00	SEARS/CBNA, PO BOX 6189, SIOUX FALLS, SD 57117-6189
518378845	+ EDI: RMSC.COM	Mar 12 2022 01:08:00	SYNCB/GAP, PO BOX 965005, ORLANDO, FL 32896-5005
518378846	+ EDI: RMSC.COM	Mar 12 2022 01:08:00	SYNCB/IKEA, PO BOX 965005, ORLANDO, FL 32896-5005
518405738	+ EDI: DRIV.COM	Mar 12 2022 01:08:00	Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284
518381106	+ EDI: RMSC.COM	Mar 12 2022 01:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518400129	EDI: WFFC.COM	Mar 12 2022 01:08:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
518378848	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Mar 11 2022 20:14:00	US DEPT OF ED/GLELSI, PO BOX 7860, MADISON, WI 53707-7860
518378849	+ EDI: VERIZONCOMB.COM	Mar 12 2022 01:08:00	VERIZON, PO BOX 650584, DALLAS, TX 75265-0584
518482786	+ EDI: AIS.COM	Mar 12 2022 01:08:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Garden Savings Federal Credit Union, c.o Peter J. Liska, LLC, 766 Shrewsbury Ave., Tinton Falls, NJ 07724-3001
518378836	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
518378847	*+	SYNCB/IKEA, PO BOX 965005, ORLANDO, FL 32896-5005
518948395	*+	Wilmington Trust, N.A. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2022 at the address(es) listed below:

Name	Email Address
Allison J. Kiffin	on behalf of Creditor Garden Savings Federal Credit Union collections@peterliska.com
Denise E. Carlon	on behalf of Creditor Wilmington Trust National Association, as Successor Trustee to Citibank Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor Wilmington Trust National Association, as Successor Trustee to Citibank Et Al... rsolarz@kmlawgroup.com
Russell L. Low	on behalf of Debtor Vanessa Maria Lott ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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